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1 1. An electronic payment interface, comprising:
2 a plurality of payment types, each of the plurality of payment types is selectable using a
3 drop box; and
4 a single entry field that is operable to accommodate each of the plurality of payment types
5 to perform a financial transaction, the single entry field receives payment information
6 corresponding to a selected one of the plurality of payment types in a predetermined format, the
7 single entry field further comprising:
8 two or more single entry field formats, wherein each format is associated with a
9 form of payment functionality; and
10 a help and formatting information, displayed near the single entry field, that indicates a
11 proper format for entry of the payment information into the single entry field, the help and
12 formatting information further comprising:
13 two or more single entry field guides, wherein each field guide is associated with
14 one of the forms of payment functionality.

1 2. The electronic payment interface of claim 1, wherein the electronic payment
2 interface is hosted on an Internet server.

1 3. The electronic payment interface of claim 1, further comprising interactive help
2 that is accessible via the electronic payment interface.

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1 4. The electronic payment interface of claim 1, further comprising:
a proceed control that continues the financial transaction; and

3 a cancel control that cancels the financial transaction.

1 5. The electronic payment interface of claim 1, wherein the electronic payment
2 interface comprises a merchant's point of sale system.

1 6. The electronic payment interface of claim 1, further comprising a payment
2 processor, communicatively coupled to the single entry field, that processes the payment
3 information in completing the financial transaction.

1 7. The electronic payment interface of claim 6, wherein the payment processor is
2 communicatively coupled to a remote server.

1 8. The electronic payment interface of claim 1, wherein the financial transaction
2 performs electronic funds transfer to a merchant bank.

1 9. An Internet based single entry field electronic payment interface, comprising:
2 a plurality of payment types;
3 a single entry field that accomodates each of the plurality of payment types to perform a
4 financial transaction the single entry field further comprising:
5 two or more single entry field formats, wherein each format is associated with a
6 form of payment functionality;
7 the single entry field receives payment information corresponding to at least one of the
8 plurality of payment types in a predetermined format; and

9 a formatting information system generating two or more single entry field guides, wherein
10 each field guide is associated with one of the forms of payment functionality.

1 10. The Internet based single entry field electronic payment interface of claim 9,
2 further comprising a payment processor that processes the payment information during the
3 financial transaction.

1 11. The Internet based single entry field electronic payment interface of claim 10,
2 further comprising at least one additional payment processor; and
3 wherein payment processing is distributed, at least in part, between the payment processor
4 and the at least one additional payment processor.

1 12. The Internet based single entry field electronic payment interface of claim 10,
2 wherein the payment processor is communicatively coupled to a remote server.

1 13. The Internet based single entry field electronic payment interface of claim 10,
2 wherein the payment processor is communicatively coupled to a merchant bank.

1 14. The Internet based single entry field electronic payment interface of claim 9.
2 further comprising a remote server; and
3 wherein the remote server receives the payment information via the Internet.

1 15. The Internet based single entry field electronic payment interface of claim 9,
2 wherein the plurality of payment types comprises at least one of credit card, check debit, ATM
3 card, and electronic money order.

1 16. An electronic payment method, comprising:
2 selecting a payment type;
3 generating formatting information for a single entry field corresponding to the payment
4 type; and
5 receiving payment information corresponding to the selected payment type from the
6 single entry field in accordance with the formatting information.

1 17. The method of claim 16, wherein the selecting the payment type comprises
2 selecting the payment from a predetermined list of payment types selectable using a drop box.

1 18. The method of claim 16, further comprising:
2 payment processing using a payment processor; and
3 wherein the payment processor is communicatively coupled to the single entry field.

1 19. The method of claim 16, further comprising:
2 performing at least one of remote payment processing and local payment processing.

1 20. The method of claim 16, wherein the selection of the payment type enables the
2 single entry field to receive one of the plurality of payment types; and

3 further comprising providing help information indicative of a proper input format of the
4 payment information.

Comments

Claims 1 through 20 are presently pending in this application. Claims 1, 4, 5, 9, 11, 14, 16, and 18 have been amended to cover embodiments of the invention that are of commercial interest to the Applicant. Applicant submits that all of the claims now present are allowable, and a Notice of Allowance is courteously solicited.

If any impediment to the allowance of the claims remains after consideration of this preliminary, and such impediment could be alleviated during a telephone interview, the Examiner is invited to telephone the undersigned at (214) 969-4669 so that such issues may be resolved as expeditiously as possible.

No additional fee is believed to be due with this Preliminary Amendment. If any applicable fee or refund has been overlooked, the Commissioner is hereby authorized to charge any fee or credit any refund to the deposit account of Akin, Gump, Strauss, Hauer & Feld, L.L.P., No. 01-0657.

Respectfully Submitted,

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Christopher J. Rourke

Reg. No. 39,348

ATTORNEY FOR APPLICANTS

Akin, Gump, Strauss, Hauer & Feld, L.L.P.
P.O. Box 688
Dallas, TX 75313-0688
Tel. No.: (214) 969-2800
Fax No.: (214) 969-4343